



FAP Disclosure Document for **Future Vision Financial Advisers Limited**

License Status and Conditions	<p>Future Vision Financial Advisers Limited (FSP712432) holds a <u>Transitional Licence</u>, issued by the Financial Markets Authority, to provide financial advice. Future Vision Financial Advisers Limited has one financial adviser, Grant Wood (FSP83221).</p>
Nature and scope of the financial advice given	<p>Future Vision Financial Advisers Limited (FVFA) provide general financial planning advice and specific financial advice to our clients about their Investments, Life, Trauma, Disability and Health insurances and Kiwisaver. Grant Wood provides financial advice in relation to direct equities and bonds, life insurance and health insurance and Kiwisaver.</p> <ul style="list-style-type: none"> • For investment products we provide advice on a wide range of NZ and international equities and investment products. • For KiwiSaver we use AMP and Generate • For Life Insurance, we work with AIA, Asteron, Partnerslife, Fidelity and Cigna • For Health insurance we work with nib, Accuro, Partnerslife and AIA, Southern Cross and Unimed.
Fees, expenses, and other amounts payable for our financial advice	<p>FVFA does not generally charge for an initial appointment.</p> <p>FVFA will charge a fee for monitored investment portfolios. The fee will be based on a monthly retainer of between \$50 - \$150 a month plus GST. On top of that monitored investment clients pay a quarterly management fee of; 0.5% + GST for funds under management < \$500,000 + 0.25% + GST for funds > \$500,000.</p> <p>FVFA MAY charge a fee for financial advice provided to a client based on an hourly rate of \$250/hr or a fixed fee as agreed with a client.</p> <p>FVFA MAY charge a fee for financial advice provided to a client where the client cancels a life or health insurance policy within two years of inception. Whether a fee will be charged, and the way it will be charged, will be advised when the advice is provided to the client. This fee will be payable by the client by the 20th of the month after the policy is cancelled.</p>
Conflicts of interest and incentives	<p>FVFA will receive a brokerage relating to the buying and selling of shares ONLY if the client is not a monitored investment client, ie uses us on a transaction only basis. Typical brokerage received by Future Vision is 0.5% of the amount invested.</p>

	<p>FVFA receives commissions from the insurance providers on the insurance policies we give advice, calculated based on up to 180% of the annual premium, with an ongoing commission typically 7.5% - 15% of the annual premium.</p> <p>The KiwiSaver provider pays a flat commission to the adviser on members signing up and the ongoing commission, paid quarterly, for KiwiSaver advice, based on the Kiwisaver balance.</p> <p>From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives, maybe just lunch or a coffee.</p> <p>To ensure that our advice prioritises the client's interests above our own, we follow an advice process that ensures our recommendations are made based on the client's goals and circumstances. We review our training to ensure we manage conflicts of interest.</p> <p>We maintain a register of conflicts of interest including the gifts and incentives we receive.</p>
<p>Complaints handling and dispute resolutions</p>	<p>If you are not satisfied with our financial advice service in any way, you can make a complaint by emailing grant@fvfinancial.nz, or by calling us on 07 8530610. You can also write to us at: PO Box 28083, Rototuna, Hamilton 3256.</p> <p>When we receive a complaint, we will consider it following our internal complaints process:</p> <ul style="list-style-type: none"> • We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint. • We aim to resolve complaints within 10 working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint and will aim to provide you with a realistic timeframe. • We will contact you by phone or email to let you know whether we can resolve your complaint, and how we propose to do so. <p>If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact our external dispute resolutions scheme (Insurance & Financial Services Ombudsman Scheme- IFSO)</p> <p>The IFSO provides a free, independent dispute resolutions service that may help investigate or resolve your complaint if we have not been able to.</p>

	<p>Email: info@ifso.nz Website: www.ifso.nz Freephone: 0800 888 202 Fax: 04 499 7614 Address: P O Box 10845 WELLINGTON 6143</p>
Our duties	<p>FVFA, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.</p> <p>We are required to:</p> <ul style="list-style-type: none"> • Give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests. • Exercise care diligence and skill in providing you with advice. • Meet standards of competence, knowledge and skill set by the code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice) • Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should and give you suitable advice). <p>This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at https://www.fma.govt.nz.</p>
Contact details	<p>Contact details: Future Vision Financial Advisers Limited (FSP712432) You can contact us at: Phone: 07 8530610 or 0274 888 459 Email: grant@fvfinancial.nz Address: 16/111 Thomas Road, Rototuna, Hamilton 3210</p>

Acknowledged as received.

Name _____

Sign _____

Date _____